

Kentucky Office of Insurance

Consumer Protection and Education

The Consumer Protection and Education Division of the Kentucky Office of Insurance was created in 1998. The division is responsible for handling consumer complaints, maintaining the speakers' bureau, providing ombudsman services, creating and mailing consumer publications and answering consumer inquiries.



Have questions?

Need educational materials?

The Consumer Protection and Education Division answers questions from the public regarding insurance-related matters. Our goal is to educate the consumer to make wise choices. This should make insurance buying an easier experience and may decrease the number of complaints.

We also have a large number of educational materials available free to any consumer. Use our publications list, look on our Web page or call us at 800-595-6053 and tell us what you need. Our more popular publications include consumer guides to life insurance and annuities, Medicare supplement, long-term care and auto and home insurance. We have information on health insurance, viaticals, our seniors program and many other insurance topics.

Interested in a speaker?

Want more information?

If your organization would like to have someone from the office speak on any insurance-related topic, please call 800-595-6053 and ask for Consumer Protection and Education. Tell us what you want to know and we will find a speaker to fit your need.

Need to file a complaint?

If you've tried unsuccessfully to resolve a problem with your company or agent, you can contact the Consumer Protection and Education Division of the Kentucky Office of Insurance. You will be asked to file a written complaint. Please include the following:

- Your name, address and daytime telephone number.
- A description of the problem from your point of view. Include the name of any insurance companies and/or agents involved, policy numbers, what type of insurance, etc. Be as complete as possible.
- Supply any documentation you have to support your case. This could include the police report if the complaint is related to an auto accident or copies of your explanation of benefits if the complaint is related to health insurance. Do not send originals.
- Include what you have done to resolve the problem.
- If the complaint involves health insurance, please include copies of both sides of your insurance card.

Mail complaints to Kentucky Office of Insurance, P. O. Box 517, Frankfort, KY 40602 or fax to 502-564-6090. Please call 800-595-6053 for more information.

You also may file a complaint online by visiting our Web site at <http://doi.ppr.ky.gov/kentucky> or by emailing Consumer Protection and Education Division. The process for doing both is outlined on the Web page.

How the Ombudsman can help you

The Office of Ombudsman was created in 1998. This position is included in the Consumer Protection and Education Division of the Kentucky Office of Insurance.

The ombudsman helps by:

- Promoting consumer services offered by the Kentucky Office of Insurance.
- Speaking to community groups and organizations about insurance issues, concerns and potential policy changes that are needed.
- Finding consumers who haven't found us by making them aware of how to file a consumer complaint or provide understanding regarding such issues as buying auto, home, life, Medicare supplement and long-term care insurance.

How to contact the ombudsman:

- If you would like the ombudsman to speak to your community group or organization, please call the office's toll-free number at 1-800-595-6053, and ask for the ombudsman.
- If you have a consumer complaint or specific question about insurance, please contact the same toll-free number and ask for the Consumer Protection and Education Division.

Kentucky Office of Insurance Mission Statement

“We promote sound, competitive insurance markets; protect the public through effective enforcement and regulation; and empower the public through outreach and education.”



Kentucky Office of Insurance
Consumer Protection & Education Division
P.O. Box 517, Frankfort, KY 40602-0517
Toll free: 1-800-595-6053 TTY (deaf/hard-of-hearing): 1-800-462-2081
<http://doi.ppr.ky.gov/kentucky/>

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